

Snell & Wilmer

L.L.P.

LAW OFFICES

One Arizona Center
400 East Van Buren
Phoenix, Arizona 85004-2202
(602) 382-6000
Fax: (602) 382-6070
www.swlaw.com

**RECEIVED
CENTRAL FAX CENTER****DEC 26 2006**

PHOENIX, ARIZONA

TUCSON, ARIZONA

IRVINE, CALIFORNIA

SALT LAKE CITY, UTAH

DENVER, COLORADO

LAS VEGAS, NEVADA

FACSIMILE TRANSMISSION

DATE: December 26, 2006

TIME IN:
TIME OUT:

TO:

Name	Fax Number	Phone Number
Mail Stop AMENDMENT Commissioner for Patents	571-273-8300	

FROM: Howard Sobelman

PHONE: 602-382-6228

DEC 26 2006

RE: U.S. Serial No. 09/943,658

MESSAGE:

Amendment and Reply (9 pgs.)

Thank you.
Howard Sobelman

Please confirm receipt of this facsimile.

ORIGINAL DOCUMENT: Will not be sent NUMBER OF PAGES (including Cover): 10

CONFIRMATION NO.: CLIENT MATTER NO.: 40655.4400

PLEASE RETURN TO: Debbie Mier 15s04 PERSONAL FAX: No

REQUESTOR: Howard Sobelman DIRECT LINE: 602-382-6228

**IF YOU HAVE NOT PROPERLY RECEIVED THIS TELECOPY, PLEASE CALL US AT (602) 382-6075.
OUR FACSIMILE NUMBER IS (602) 382-6070.**

THE INFORMATION CONTAINED IN THIS FACSIMILE MESSAGE IS ATTORNEY PRIVILEGED AND CONFIDENTIAL INFORMATION INTENDED ONLY FOR THE USE OF THE INDIVIDUAL OR ENTITY NAMED ABOVE. IF THE READER OF THIS MESSAGE IS NOT THE INTENDED RECIPIENT, OR THE EMPLOYEE OR AGENT RESPONSIBLE TO DELIVER IT TO THE INTENDED RECIPIENT, YOU ARE HEREBY NOTIFIED THAT ANY DISSEMINATION, DISTRIBUTION OR COPYING OF THIS COMMUNICATION IS STRICTLY PROHIBITED. IF YOU HAVE RECEIVED THIS COMMUNICATION IN ERROR, PLEASE IMMEDIATELY NOTIFY US BY TELEPHONE, AND RETURN THE ORIGINAL MESSAGE TO US AT THE ABOVE ADDRESS VIA THE U.S. POSTAL SERVICE. THANK YOU.

**RECEIVED
CENTRAL FAX CENTER**

DEC 26 2006

Certificate of Transmission under 37 C.F.R. § 1.8

I hereby certify that this Amendment and Reply is being facsimile transmitted to the United States Patent and Trademark Office at (571) 273-8300 and is addressed to: Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on:

Date: December 26, 2006

By: Mark A. Hand

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

Applicants:	Hobson, et al.	Docket No.:	40655.4400
Serial No.:	09/943,658	Group Art Unit:	3621
Filed:	August 30, 2001	Examiner:	Hewitt II, Calvin L.
Title:	ONLINE CARD PRESENT TRANSACTION	Confirmation No.:	3216

AMENDMENT AND REPLY

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Office Action dated July 24, 2006, which this Reply is filed with a two-month extension of time, please amend the above-identified application as follows

Amendments to the Claims are reflected in the listing of claims, which begins on page 3 of this paper.

Remarks/Arguments begin on page 6 of this paper.